

## **EXHIBIT B**

# Personal Schedule of Fees

*Effective January 10, 2012*

*Arkansas, Florida, Illinois, Indiana, Iowa, Kansas,  
Maryland, Michigan, Missouri, Nevada, New Mexico,  
North Carolina, Oklahoma, Oregon, South Carolina,  
Tennessee, Texas, Virginia and Washington, D.C.*

Other Account Fees (cont.)			
Fee Category	Fee Name/Description	Fee Amount	Other Important Information About This Fee
Miscellaneous	Balance Verification – Decedent's Accounts	\$20.00 each request	N/A
	Check and Deposit Ticket Orders	Fee varies	Advantage, Advantage for Seniors – receive free checks or discount on certain styles
	Consulate Letter Fee	\$20.00 each letter	N/A
	Deposited Item Returned or Cashed Item Returned Fee (Returned Item Chargeback Fee)	\$12.00 each domestic item \$15.00 each foreign item	<ul style="list-style-type: none"> <li>• Fee applies at banking centers in Metro New York area.</li> <li>• We charge this fee each time a check or other item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.</li> </ul>
	Legal Process Fee	\$100.00* each occurrence	N/A
	Reference Letter	\$10.00 each letter	N/A
	Stop Payment Fee	\$30.00 each request	Advantage, Advantage for Seniors
	Wire Transfers and Drafts, Incoming or Outgoing (U.S. or International)	Fee varies	Advantage, Advantage for Seniors – waive fee for domestic incoming wire transfers

Please also review the Deposit Agreement and Disclosures.